



Health Matters

A Guide for Medicare-Eligible Healthcare Options

Important health plan information enclosed.

BROOKHAVEN
NATIONAL LABORATORY



SELECTQUOTE SENIOR
INSURANCE SERVICES



Why am I receiving this booklet?

Brookhaven Science Associates (BSA) has decided to offer SelectQuote Senior's insurance exchange. We are committed to helping you make smart choices. This guide provides tools and resources to help you explore today's new health plan options and the savings they can provide.

BE SMART *about your coverage*

Medicare-eligible retirees, participants receiving BSA Long Term Disability Plan Benefits and eligible dependents will now purchase coverage for Medicare Supplement, Medicare Advantage and Prescription Drug plans through SelectQuote Senior. Through their Medicare exchange, SelectQuote Senior helps you navigate the Medicare landscape and provides unbiased price comparison from leading A-rated insurance carriers to deliver competitive rates on Medicare Coverage options. Healthcare can become a major expense. SelectQuote Senior will help you find the most suitable health plan for you.

NEW PLANS & savings are available.

Many plans are now available that offer competitive monthly premiums for Medicare Supplement Plans, Medicare Advantage Plans, and Prescription Drug coverage.

Transitioning to Your New Plan

WITH SELECTQUOTE SENIOR

1. Evaluate your healthcare needs and available options. Use the workbook on pages 7-10 to help guide you.
2. Call SelectQuote Senior today to speak with your personal licensed agent to learn more.
3. Begin your relationship with your new health carrier. Once your plan is established, your new carrier will contact you with information to begin your new coverage.

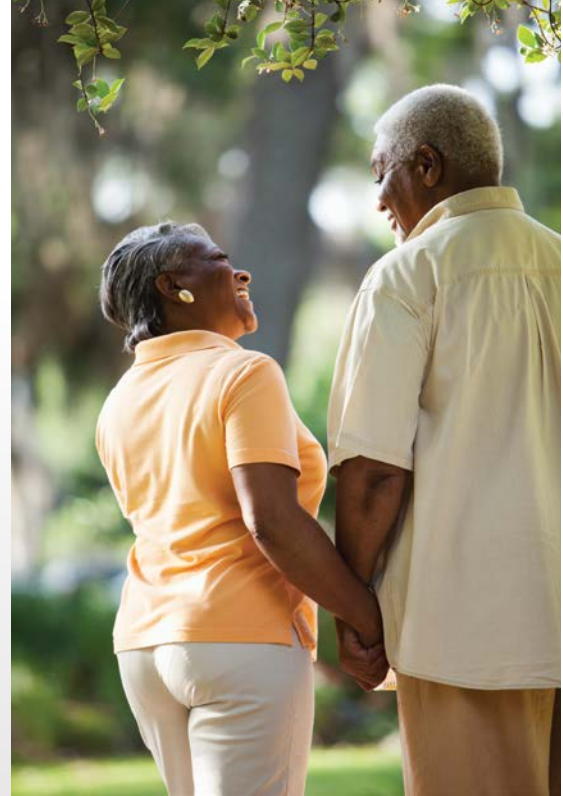


UNDERSTANDING Medicare: *What is it?*

Before you look into a Medicare Supplement or Medicare Advantage plan, it's important to understand what Medicare covers and the costs you may incur when utilizing Medicare services. Simply stated, Medicare is a health insurance program offered by the federal government.

It covers:

- ◆ People 65 and older.
- ◆ People under 65 with certain disabilities.
- ◆ People of any age with End Stage Renal Disease (ESRD) requiring kidney dialysis or kidney transplant.



THE MANY PARTS OF MEDICARE: A QUICK OVERVIEW.

Medicare Part A covers inpatient treatment in a variety of settings including hospitals, skilled nursing facilities, hospice, and other inpatient facilities. Medicare Part A involves deductibles and co-pays, including a \$1,216 deductible* per benefit period and up to \$608* per day for long-term hospital stays over 90 days.

Medicare Part B is health insurance that covers doctor visits, exams, immunizations, checkups, and durable medical equipment. Like Part A, Medicare Part B involves out-of-pocket expenses including a monthly premium, a \$147 annual deductible* and typically 20 percent of the total cost of your care.**

Medicare Part D is prescription drug coverage. These plans reduce your overall healthcare costs by lowering the cost of your prescriptions. Each plan can vary by cost and drug coverage.

Medicare Advantage plans, sometimes called "Part C" or "MA Plans," are offered by private, Medicare-approved companies. A Medicare Advantage plan provides all of your Part A and Part B coverage. Part D prescription drug coverage is sometimes included as well. Each plan can charge different out-of-pocket costs and can have different rules for how you get services.

Medicare Supplement insurance, also called "Medigap," is a private policy designed to pay some or all of the healthcare costs that Original Medicare doesn't cover. It helps with expenses like co-payments, co-insurance and deductibles. Medicare Supplement plans can drastically reduce your financial liability, particularly during a prolonged hospitalization.

* All deductibles and co-pays valid as of 2014.

** In addition to the monthly premium associated with a Medicare Advantage Plan, or Medicare Supplement Plan and/or Prescription Drug Plan, you must continue to pay your Medicare Part B premium.

WHAT ARE YOUR MEDICARE OPTIONS?

The two main ways to get your Medicare coverage are: Original Medicare or a Medicare Advantage Plan. The chart on the following page can help you visualize your choices.

Your Medicare Coverage Choices

STEP 1: Decide how you want to get your coverage.

Original Medicare



Part A
**HOSPITAL
INSURANCE**



Part B
**MEDICAL
INSURANCE**

OR

Medicare Advantage Plan

(Like an HMO or PPO)



HOSPITAL
INSURANCE



MEDICAL
INSURANCE

Part C

STEP 2: Decide if you need to add drug coverage.



Part D
**PRESCRIPTION DRUG
COVERAGE**

Don't go 63 days or more in a row without a Medicare Drug Plan or other creditable drug coverage.

(If not already included in the Medicare Advantage Plan)



Part D
**PRESCRIPTION DRUG
COVERAGE**

STEP 3: Decide if you need to add supplemental coverage.



**MEDICARE SUPPLEMENT
INSURANCE POLICY**

If you join a Medicare Advantage Plan, you don't need and can't be sold a Medigap policy.

END

END



WHAT MAKES *sense for you*

When it's time to select your health plan, think about how it will fit into your lifestyle.

Some things to consider:

◆ **COVERAGE**

Are the services you need covered?

◆ **COST**

How much are your premiums, deductibles, and other costs for things like doctor visits or hospital stays? What's the yearly limit for out-of-pocket costs?

◆ **TRAVEL**

Does the plan cover you in another state or outside the U.S.?

◆ **CHOICE OF DOCTOR AND HOSPITAL**

Do your doctors accept the coverage? If not, are the doctors you want to see accepting new patients? Do you have to select your hospital and healthcare providers from a network?

◆ **PRESCRIPTION DRUGS**

Do you need to join a Medicare drug plan? Will you pay a penalty if you join a plan later? What are your prescription drug costs and will they be covered?

◆ **CONVENIENCE**

Where are the doctors' offices? What are their hours? Which pharmacies can you use? Can you get your prescriptions by mail?

Need advice?

SELECTQUOTE SENIOR CAN HELP.

When you call SelectQuote Senior, your licensed agent will:



Your SelectQuote Senior licensed agent will help you find the most affordable plan that makes sense for your lifestyle and retirement vision. With help from SelectQuote Senior, you can ensure uninterrupted coverage and rest easy, knowing that you have a licensed agent on your side.



Medicare Advantage and Medicare Supplement

WORKBOOK

To make the process as easy as possible, take a few minutes to fill out the following workbook. By organizing your needs, preferences, and personal information you can better understand what you need from a plan and get prepared to enroll in the best coverage for you.

STEP 1 **PREPARE** YOUR PERSONAL INFORMATION

When you call your SelectQuote Senior licensed agent, have your email, phone number and address handy. You will also need your Medicare ID Card.

STEP 2 **WRITE DOWN** YOUR PREFERRED PHYSICIANS & HOSPITALS

(If you spend significant time out-of-state, include your preferred hospitals there as well.)

Preferred Physicians:

Name: _____
Phone Number: _____

Name: _____
Phone Number: _____

Name: _____
Phone Number: _____

Name: _____
Phone Number: _____

Preferred Hospitals:

Name: _____
Address: _____

Phone Number: _____

Name: _____
Address: _____

Phone Number: _____

STEP

3

NOTE

YOUR EXPECTED
HEALTHCARE EXPENSES

Based on the previous year and what you know about your own health, how many of the following do you anticipate in the coming year?

Doctor visits: _____ Hospital visits: _____

Emergency room visits: _____ Surgeries: _____

Prescription Drugs:

Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	

STEP 4 **CONSIDER** YOUR PRIORITIES

Think about what's most important to you, and rank each of the following categories in terms of importance. (1 is least important and 5 is most important.) *If anything is missing from the list, add it in the "other features" space.*

The price of co-pays/co-insurance	1 2 3 4 5
The cost of your annual deductible	1 2 3 4 5
The cost of monthly premiums	1 2 3 4 5
The cost of prescription drugs	1 2 3 4 5
Coverage for specialized services	1 2 3 4 5
Coverage for specialized drugs	1 2 3 4 5
Retaining the same doctor or specialist	1 2 3 4 5
Coverage away from home/while traveling	1 2 3 4 5
Other features: _____	1 2 3 4 5

STEP 5 **THINK** ABOUT YOUR BUDGET

When you enroll in a Medicare Supplement or Medicare Advantage program, certain tradeoffs are possible.

- ◆ Medicare Supplement plans typically offer more comprehensive coverage, can have higher monthly premiums and may require fewer out-of-pocket expenses. These plans do not include prescription drug coverage, so you will need to add a Medicare Part D plan to your coverage.
- ◆ Medicare Advantage plans have low monthly premiums as well as co-pays and co-insurance. Some people prefer these plans because of their lower up-front costs and out-of-pocket maximums. These plans typically include prescription drug coverage.

THERE IS ABSOLUTELY
no cost to you to have a

SELECTQUOTE SENIOR AGENT
Comparison Shop on Your Behalf

STEP 6 ***LET YOUR*** SELECTQUOTE SENIOR LICENSED AGENT
WALK YOU THROUGH THE ENROLLMENT PROCESS.

There is absolutely no cost to you to have a SelectQuote Senior agent comparison shop on your behalf. SelectQuote Senior agents are licensed agents who can answer your questions and help you make informed decisions. They will help you find a plan that meets your medical and financial needs.

Medicare can be confusing, but you're not alone.



Get a free quote and have your questions answered today.

Call 1-866-479-8317

Or visit www.bsa.sqbenefits.com



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